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A LAW CORPORATION401 WEST A STREET, SUITE 2400
SAN DIEGO, CALIFORNIA 92101 7916
TELEPHONE (619) 231 3605
FACSIMILE (619) 231 6029
www.dsmwlaw.com

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To:	FACSIMILE No.:	TELEPHONE No.:
MAIL STOP AF Commissioner for Patents P.O. BOX 1450 Alexandria, VA 22313-1450	571-273-8300	

FROM:	Bernard L. Kleinke, Esq.
RE:	Applicants: GIRALDIN, ET AL. Title: CASHLESS SPENDING SYSTEM AND METHOD Appl. No.: 10/716,802 Filing Date: November 18, 2003 Examiner: Daniel A. Hess Art Unit: 2876
FILE NO.	8591-111
DATE:	November 21, 2005

DESCRIPTION OF DOCUMENT, COMMENT OR SPECIAL INSTRUCTIONS:

NUMBER OF PAGES SENT: 21 (including cover sheet)

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App. No. 10/716,802
Amdt. Dated November 21, 2005
Reply to Office Action of September 21, 2005
Atty. Dkt. No. 8591-111

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: GIRALDIN, ET AL.
Title: CASHLESS SPENDING SYSTEM AND
METHOD
Appl. No.: 10/716,802
Filing Date: November 18, 2003
Examiner: Daniel A. Hess
Art Unit: 2876

<p>CERTIFICATE OF MAILING BY FACSIMILE Date of Deposit: November 21, 2005</p> <p>I hereby certify that this correspondence is being facsimile transmitted on the date indicated above to the MAIL STOP AF, Commissioner for Patents, P.O. BOX 1450, Alexandria, VA 22313-1450 at telephone No. 571-273-8300.</p> <p>_____ Bernard L. Kleins (Printed Name) <i>Bernard L. Kleins</i> (Signature)</p>
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AMENDMENT TRANSMITTAL

MAIL STOP AF
Commissioner for Patents
P.O. BOX 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is:

- ☒ A Reply and Amendment in the above-identified application
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required either now or in the future regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to the Deposit Account No. 502635 of DUCKOR SPRADLING METZGER & WYNNE. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to the Deposit Account No. 502635 of DUCKOR SPRADLING METZGER & WYNNE. If any charges or fees must be paid in connection with the foregoing, concurrent or future communication (including, but not limited to, the payment of an extension fee or issue fees), or if any overpayment is to be refunded in

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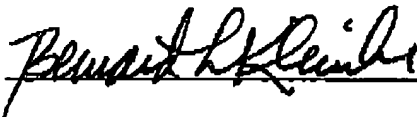
connection with the above-identified application, any such charges or fees, or any such overpayment may be respectfully paid out of, or into, the Deposit Account No. 502635 of DUCKOR SPRADLING METZGER & WYNNE. If any such payment also requires a petition or extension request, please construe this authorization to pay as the necessary petition or request, which is required to accompany the payment.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date: November 21, 2005

DUCKOR SPRADLING METZGER & WYNNE
A Law Corporation
401 West A Street, Suite 2400
San Diego, California 92101-7915

By: 

Bernard L. Kleinke
Attorney for Applicant
Registration No. 22,123

Telephone No.: 619.231.3666
Facsimile No.: 619.231.6629
Email Address: kleinke@dsmwlaw.com

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REPLY AND AMENDMENT

MAIL STOP AF
Commissioner for Patents
P.O. BOX 1450
Alexandria, VA 22313-1450.

Sir:

In response to the Office Action mailed on September 21, 2005, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.